

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: TERESA M SHAAK

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Case No. 1:19-bk-05364

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/17/2019.
- 2) The plan was confirmed on 04/09/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 01/23/2023.
- 6) Number of months from filing or conversion to last payment: 37.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,118.00.
- 10) Amount of unsecured claims discharged without full payment: \$69,279.29.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 12,739.55	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 12,739.55

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,860.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 984.02	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,844.02
Attorney fees paid and disclosed by debtor(s):	\$ 140.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOHN M HYAMS ESQUIRE	Lgl	0.00	NA	NA	3,860.00	0.00
DISCOVER	Uns	2,670.00	2,670.33	2,670.33	0.00	0.00
ONEMAIN FINANCIAL	Uns	9,032.00	9,207.02	9,207.02	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	3,269.00	2,997.20	2,997.20	0.00	0.00
CREDIT FIRST	Uns	1,703.00	1,703.98	1,703.98	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	8,604.00	7,601.03	5,568.94	5,568.94	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	7,601.03	2,032.09	0.00	0.00
CAPITAL ONE BANK	Uns	1,526.00	1,526.25	1,526.25	0.00	0.00
BECKET & LEE	Uns	317.00	362.21	362.21	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,685.00	1,685.55	1,685.55	0.00	0.00
BECKET & LEE	Uns	916.00	916.60	916.60	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	1,217.00	1,256.68	1,256.68	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	1,564.00	1,637.98	1,637.98	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	2,201.00	2,289.23	2,289.23	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	198.00	240.45	240.45	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	1,048.00	1,113.39	1,113.39	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	892.00	950.91	950.91	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	2,479.00	2,574.61	2,574.61	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
QUANTUM3 GROUP, LLC	Uns	1,730.00	1,811.39	1,811.39	0.00	0.00
MIDFIRST BANK	Sec	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Uns	1,241.00	1,279.11	1,279.11	0.00	0.00
SYNCHRONY BANK	Uns	3,402.00	3,402.48	3,402.48	0.00	0.00
PORTFOLIO RECOVERY	Uns	3,790.00	3,896.49	3,896.49	0.00	0.00
SYNCHRONY BANK	Uns	1,641.00	1,680.53	1,680.53	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	2,644.00	2,679.94	2,679.94	0.00	0.00
TD BANK	Uns	1,691.00	1,753.73	1,753.73	0.00	0.00
MIDFIRST BANK	Sec	90,829.00	90,717.43	1,490.06	1,490.06	0.00
MIDFIRST BANK	Sec	0.00	90,717.43	836.53	836.53	0.00
PSECU	Sec	17,497.00	NA	NA	0.00	0.00
AMERICOLLECT, INC.	Uns	2,180.25	NA	NA	0.00	0.00
CONTINENTAL FINANCE CO	Uns	930.00	NA	NA	0.00	0.00
FIRST SAVINGS CREDIT CARD	Uns	1,480.00	NA	NA	0.00	0.00
GENESIS BANKCARD SERVICES	Uns	373.00	NA	NA	0.00	0.00
GENESIS BC/CELTIC BANK	Uns	324.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	3,023.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	1,931.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	481.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	143.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	118.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	65.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	65.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	60.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	60.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	33.00	NA	NA	0.00	0.00
NORDSTROM FSB	Uns	4,276.00	NA	NA	0.00	0.00
PENN STATE HEALTH MILTON S.	Uns	3,696.04	NA	NA	0.00	0.00
SYNCHRONY BANK/CARE CREDIT	Uns	3,185.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 836.53	\$ 836.53	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 1,490.06	\$ 1,490.06	\$ 0.00
TOTAL SECURED:	\$ 2,326.59	\$ 2,326.59	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 5,568.94	\$ 5,568.94	\$ 0.00
TOTAL PRIORITY:	\$ 5,568.94	\$ 5,568.94	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 49,668.15	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,844.02	
Disbursements to Creditors	\$ 7,895.53	
TOTAL DISBURSEMENTS:		\$ 12,739.55

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/12/2023

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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